

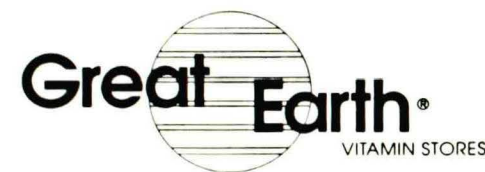
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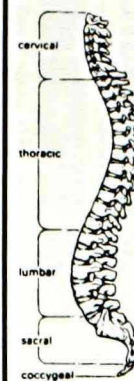
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## THE LEMON GROVE REVIEW



### First-year tennis coaches try to find way

by Keith Antigiovanni

With new coaches at half the schools, including defending champion Valhalla, plus West Hills, Santana, Mount Miguel and El Cajon Valley, how well the various Grossmont League teams do this year is open for question.

#### NORTH

The **Granite Hills** Girls Tennis Team is coming off a disappointing season (6-7) from 1997 and have rebounded to start strong at (9-1). The Eagles finished third last year and have set a goal of beating Monte Vista and Valhalla then winning the league title.

So far, the team has accomplished one of them by beating Monte Vista and were awaiting the match with Valhalla on Oct. 6.

Some reasons for the dramatic turnaround this year are the top singles and doubles players coach Kathy Tibbits has on the team.

Number one singles player Kristen Holmquist had a smashing (24-0) start after spending her freshman year injured, the coach said.

Tibbits added that Kristen has an overpowering serve and ground strokes and is also a tournament player.

The number two singles player, freshman Michelle

Hom, was (23-7) was also playing well.

The coach said "Michelle's strength are her consistent ground strokes."

The top doubles team is Amy Williams and Erika Fourgoni who were (29-1) and undefeated in the league. According to the coach, they are the best doubles team in the league.

The number two doubles team

are seniors Erin Bach and Stephanie Langston, who had a 17-7 record.

"We got over our weaknesses from the previous matches and try to improve on them" said Tibbits who added that this is the best team she had had in her 15 years coaching at the school, and the most solid one.

**El Capitan** has finished second to Grossmont the past three seasons and, this year, is expecting to move up and, finally, win the league, said coach Thor Stibor.

"Seven of the varsity team are seniors," he said.

El Caps' top three singles players are seniors Autumn Moody (25-5), Johanna Kuelper (24-6) and Stacy Anderson (19-8).

The number one doubles teams is Michelle Day and Andrea Wright (24-3).

The junior varsity team has 15 girls, one of whom, Melissa Anderson, is playing on the varsity on the number three doubles team.

Stibor said Anderson has the potential to move up to varsity singles someday.

The junior varsity has been doing well (8-1), as well as the varsity (7-3).

The coach added that the team has great chemistry this year and there's great leadership on this squad.

The players are really working hard this year because they want to win the league title, he added.

**West Hills** is being coached by Charlie White and Siobhan Belloli this year. The Wolf Pack has 36 girls

overall on the varsity, junior varsity and freshman teams.

The number one singles player for West Hills is Mary Danley.

Another standout player is junior Marlena Coffin, a third-year player. Coffin has developed into a solid player.

Doubles partners Kathryn Haig and Virginia Smith are also considered solid players.

The Wolf Pack's match against favored Grossmont on Oct. 8 found West Hills only able to get one point as the team was overwhelmed by the Foothillers 17-1.

West Hills was missing three varsity players which made a huge difference in the match.

Both West Hills coaches said that it did not take anything away from Grossmont, which played better in this match than in the two team's earlier meeting.

They added that Coach Hillary Parks at Grossmont really prepared her girls well for the match.

On Oct. 13, it was a close match against El Capitan. West Hills led 7-6 going into the final five matches, which undefeated El Capitan won by the scores of 7-6, 7-5, 6-4, 6-3 and 6-2.

The very close match, noted the coaches, could

*Continued on Page 2B*

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## Community Notes

### Hyde Gallery exhibits community-related artists

There will be an exhibition called "Elucidation and Resolution: Artists as Emissaries for Metamorphosis" through Nov. 6 at the Grossmont College Hyde Gallery, 8800 Grossmont College Drive in El Cajon. Times for Monday and Wednesday will be from 10 a.m. - 6:30 p.m., Tuesday and Thursday from 10 a.m. - 5 p.m., and Friday from 10 a.m. - 2 p.m.

This exhibit features public artwork by artists Lucy Blake-Elahi, Doug Hollis, Jan Sanchez and Cindy Zimmerman. These artists dispel the fundamental understanding about public art as simply "art in public places" by working extensively in collaboration with communities, fostering community involvement and activism.

A reception for the artists will be held from 7 p.m. - 9 p.m. tonight. Admission is free and the public is encouraged to attend.

### Volunteers needed for breast cancer study

Abel Laboratories in Spring Valley has announced the need for women to volunteer for a breast cancer study. Volunteers will be selected from a healthy normal population of women. No medication or invasive procedures are involved in this study.

To participate in this study, women must be at least 18 years of age and have no known suspicious breast abnormality. Eligible participants must complete four tests over a five-hour period. Eligible participants will receive \$100 after completing all tests. Women who are pregnant or breast-feeding cannot participate in this study.

For those interested in volunteering, contact Karen Morgan-Stahley at 660-6243.

## PUBLIC NOTICES

**NOTICE OF TRUSTEE'S SALE** TS No. 199805580057 Loan No. 1467279 FHANAMM No. 2162086 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 10/20/1993 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 10/27/1998 at 10:00 A.M., Lonestar Mortgage Services, L.L.C. as duly appointed Trustee under and pursuant to Deed of Trust recorded 11/15/1993, as Instrument No. 1993-0779383, in book --, page --, of Official Records in the office of the County Recorder of San Diego County, State of California. Executed by Earl S. Salisbury III, and Lisa M. Salisbury, husband and wife, will sell at public auction to highest bidder for cash or cashier's check (payable at time of sale in lawful money of the United States) at the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA. (Note: Cashier's checks) must be made payable to Lonestar Mortgage Services, L.L.C. all right, title and interest conveyed to and now held by under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust, APN # 576-060-53-00. The street address and other common designation, if any, of the real property described above is purported to be: 7059 Russian Lane, Lemon Grove, California 91945. The undersigned Trustee, disclaims any liability for any inaccuracy of the street address and other common designation, if any shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The last amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$86,203.85. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Lonestar Mortgage Services, L.L.C., as Trustee, SALES LORADO, Authorized Signatory, Address: 15600 Surveyor Boulevard, Suite 250, Addison, Texas 75001. For Trustee's Sale information please call 915-387-7728. Date: 10/09/1998 LONESTAR MORTGAGE SERVICES, L.L.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. ASAP334630 10/06, 10/13, 10/20

**NOTICE OF TRUSTEE'S SALE** Trustee Sale No. 98-01898 Loan No. 7986531 Title Order No. 8253506 APN 480-062-22-00 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED OCTOBER 1, 1993 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On November 10, 1998 at 10:00 AM, ARM Financial Corporation as the duly appointed Trustee under and pursuant to Deed of Trust Recorded on October 13, 1993, Instrument 1993-0680730, of official records in the Office of the Recorder of San Diego County, California, executed by Richard A. Long, a single man, as Trustor, CDC Servicing, Inc., as Beneficiary, Will sell at public auction to the highest bidder for cash (payable at time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state). At: At the South entrance to the County Courthouse at 220 West Broadway, San Diego, CA, all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California describing the land therein: As more fully described in the Deed of Trust. The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property, described above is purported to be: 7545 Pacific Avenue, Lemon Grove, CA 91945. The undersigned Trustee disclaims any liability for any inaccuracy of the street address and other common designation, if any shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, pos-

session, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: \$59,073.75 (Estimated) Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recording. Date: October 8, 1998 ARM Financial Corporation P.O. Box 85309 San Diego, CA 92186-5309 (619) 452-4900 Christine Slonaker, Assistant Secretary Pub. 10/20/98, 10/27/98, 11/03/98 CNS1649798

**NOTICE OF TRUSTEE'S SALE** TS No. 98-06712 Loan No. 5760036 Title Order No. 03097525 Investor/Insurer No. 5008361CA APN No. 480-591-03-00 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/26/96 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that CTC Foreclosure Services, Corporation, as duly appointed trustee pursuant to the Deed of Trust executed by THOMAS W. PAYTON, AND JADA A. PAYTON, HUSBAND AND WIFE AS JOINT TENANTS, dated 11/26/96 and recorded 12/06/96, as Instrument No. 1996061067, in book 856, page, of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 11/10/98 at 12:00PM AT THE ENTRANCE TO THE CITY HALL EAST, NORTH COAST HIGHWAY, OCEANSIDE, CA at public auction, to the highest bidder for cash or check as described below, payable in full at time of sale, all right, title and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 2552 MULDER STREET, LEMON GROVE, CA 91945 The undersigned Trustee disclaims any liability for any inaccuracy of the street address and other common designation, if any shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$175078.71. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made, in an "AS IS" condition, but without covenant or warranty, express or implied, regarding title, possession or encumbrances to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Dated: CTC Foreclosure Services Corporation, 400 Countrywide Way, SV-88, Simi Valley, CA 93065 Phone (805) 520-5241 ext. 2686. Sale Information (805) 578-6618 By: /s/Trustee Sale Officer

CTC Foreclosure Services is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. 10/20/1998 10/27/1998 and 11/03/1998

## The Lemon Grove Review

Box 127, Lemon Grove, CA 91946 • (619) 469-0101

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### Steven Saint, Publisher

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Sports Editor: Mary Rosen  
Contributing writers: Cheryl Cohen,  
Michael Krawczak, Joe Naiman,  
Paul Treske, Betty Jo Tucker,  
Jason Williams

### Submissions

Letters, editorial and photo submissions are welcome, but will not be returned to sender unless accompanied by self-addressed, stamped envelope.

Material can be sent via e-mail at the following address: yscmr@adnc.com

All materials must be received by the Monday preceding the date of publication. The editor reserves the right to edit all submissions.

### Advertising

All advertising is subject to current rate card. The publisher reserves the right to reject an advertiser's order.

Only publication of an advertisement shall constitute final acceptance.

Send all correspondence to: Forum Publications, Inc., P.O. Box 127, Lemon Grove, CA 91946

## Lemon Grove Almanac

1994 Population: 25,100  
Incorporated: 1977  
Area: 3.75 sq. mi.  
Median income: \$34,399  
1996-97 city budget: \$26.3 million  
1996 taxable sales: \$265 million

Mayor: Mary Teresa Sessom  
Council: Thomas Clabby  
Craig Lake  
Dwight Shelley  
Jill Greer

City Manager: Doug Yount  
Planning Director: Linda Niles  
City Attorney: Gloria McLean  
City Clerk: Christine Taub  
Sheriff's Capt.: Yolanda Collins

Congressional district:  
52nd - Duncan Hunter  
State Senate district:  
40th - Steve Peace  
State Assembly district:  
77th - Steve Baldwin  
Supervisory district:  
2nd - Dianne Jacob

Libraries: 1  
Post offices: 1  
Parks: 4



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## Credit cards can hurt students

On many college campuses, perhaps near the library or cafeteria, you can find table-top displays where recruiters are wooing students with free T-shirts or Frisbees if they sign-up for a credit card.

Those who get the cards, however, often end up with bigger unpaid balances than those who were issued credit cards through normal channels, according to the Consumer Credit Counseling Service (CCCS) of San Diego and Imperial counties.

CCCS, a local non-profit community services organization, is currently helping more than 8,200 local families who owe nearly \$138 million, mostly from credit-card expenditures.

For college students who obtained credit cards at on-campus tables, their unpaid balance was \$1,039 vs. \$854 for those who did not, according to a survey of 1,260 undergraduates at 15 campuses conducted by the U.S. Public Interest Research Group (PIRG).

"Students who fill out credit-card applications in return for trinkets and candy appear to run a higher risk of misusing their credit by overcharging," said Jack Thompson, CCCS president and CEO.

"Students, some of them without jobs and facing large school debts, should be careful not to make things worse by running up unnecessary, high-cost credit card debt, since they risk ruining their credit records, if they fail to pay on time," he said.

Thompson noted that PIRG also asked students how long it would take to pay off a \$1,000 credit-card debt at an 18 percent annual percentage rate (APR) by making the minimum required payment of 3 percent. The answer: only 20 percent of all students guessed the correct answer, six years.

CCCS recommends the following.

- Study the benefits and risk of credit card debt before you apply. Credit cards are convenient when you don't have cash and they're great for emergencies.

- Shop around. Beware of "teaser rate deals" that jump way up after three months. Look for the best offer around. The APR doesn't matter if you always pay off the full monthly balance. But, if you carry an unpaid balance, the interest rate matters a lot more than the annual fee.

- Only one credit card from a nationally recognized firm, such as Visa or MasterCard, is all you need to help you build a good credit history.

- Pay the bills on time. You can still build a favorable credit record without carrying an unpaid balance.

- If you must carry a balance, always pay as much as you can afford every month.

"Responsible use of credit cards can help college students build a credit record that will help them get car loans, home mortgages and even employment after they graduate," Thompson said.

Since 1964, CCCS has served more than 1.25 million financially troubled consumers in San Diego County.

## Lemon Grove Fire Log

### Sept. 25, 1998

2200 blk. Massachusetts Ave. Medical aid.

### Sept. 26, 1998

1900 blk Berry St. Residential structure fire.  
7800 blk. Lansing Dr. Unknown medical.  
3200 blk. College Pl. Fall.  
7000 blk. Broadway. Unconscious.  
7100 blk. Broadway. Fall.  
7900 blk. Broadway. Fall.  
Lemon Grove Ave./High St. Camp fire.  
Kempf St./Broadway. Gunshot/shooting victim.

### Sept. 27, 1998

8100 blk. Roy St. Unknown medical.  
Central Ave./Federal Blvd. Single-engine response.  
3200 blk. College Pl. Possible heart.  
2700 blk. Massachusetts Ave. Difficulty breathing.  
7500 blk. Broadway. Evaluate for the Sheriff.  
7800 blk. Broadway. Medical aid.  
3100 blk. Massachusetts Ave. Auto vs. pedestrian.  
3400 blk. Main St. Passing out.

### Sept. 28, 1998

3400 blk. Main St. Back pain.  
Larwood Rd./Woodrow Ave. Wires down.  
6900 blk. Central Ave. Fall.  
7500 blk. Broadway. Chest pains.

## Lemon Grove Sheriff's Log

### Aug. 23-Sept. 23, 1998

7900 blk. Broadway. Petty theft. \$1 value.

### Sept. 2-10, 1998

7800 blk. Broadway. Petty theft. \$216 value.

### Sept. 9, 1998

7600 blk. Canton Dr. Grand theft. \$470 value.

### Sept. 15, 1998

3200 blk. Vista Ave. Auto theft. Value unknown.  
3600 blk. Mercury Dr. Auto theft. Value unknown.

### Sept. 21, 1998

7900 blk. Broadway. Commercial burglary. Value unknown.

### Sept. 26, 1998

7700 blk. Broadway. Petty theft. \$120 value.

### Sept. 27, 1998

7400 blk. Broadway. Petty theft. \$200 value.

### Sept. 28, 1998

7000 blk. North Ave. Petty theft. \$300 value.

### Sept. 29, 1998

3400 blk. Main St. Strong-arm robbery. \$19 value.  
3000 blk. Kennister Rd. Residential burglary. \$200 value.

### Sept. 30, 1998

1600 blk. Glen Ave. Auto theft. \$2,500 value.







